

What is claimed is:

1 1. An electronic bill presentment and payment system for presenting an invoice of a  
2 vendor to a customer, the system comprising:

3 a) a billing database for storing an invoice file comprising a line value  
4 representing an amount payable by the customer for a product provided by the vendor  
5 and a tax value representing an amount payable by the customer as a tax on the  
6 product

7 b) an application server for:

8 i) receiving a request to adjust the line value from the customer;

9 ii) providing instructions to replace the line value with an adjusted line  
10 value;

11 iii calculating an adjusted tax value based on the adjusted line value;

12 and

13 iv) providing instructions to replace the tax value with the adjusted tax  
14 value.

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16 2. The electronic bill presentment and payment system of claim 1, wherein the  
17 application server further provides MEANS for notifying the vendor of the adjusted line  
18 value and the adjusted tax value.

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20 3. The electronic bill presentment and payment system of claim 1, wherein the  
21 invoice file further comprises a fee value representing an amount payable by the  
22 customer as a fee on the product, and the application server further provides for:

23 v) calculating an adjusted fee value based on the adjusted line value, and

24 vi) providing instructions to replace the fee value with the adjusted fee value.

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26 4. The electronic bill presentment and payment system of claim 3, wherein the  
27 application server further provides for notifying the vendor of the adjusted line value, the  
28 adjusted tax value, and the adjusted fee value.

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5. The electronic bill presentment and payment system of claim 4, wherein the invoice file further comprises a second line value representing an amount payable by the customer for a second product provided by the vendor, the tax value represents an amount payable by the customer as a tax on both the product and the second product, and the fee value represents an amount payable by the customer as a fee on both the product and the second product.

6. An electronic bill presentment and payment system for presenting an invoice of a vendor to a customer, the system comprising:

- a) a billing database for storing an invoice file comprising a line value representing an amount payable by the customer for a product provided by the vendor and a tax value representing an amount payable by the customer as a tax on the product;
- b) an adjustment file comprising adjustment parameters established by the vendor; and
- c) an application server for receiving a request to adjust the line value from the customer, evaluating whether the request to adjust the line item is within the adjustment parameters, and if the request to adjust the line item is within the adjustment parameters:
  - i) providing instructions to replace the line value with an adjusted line value if the;
  - ii) calculating an adjusted tax value based on the adjusted line value; and
  - iii) providing instructions to replace the tax value with the adjusted tax value.

7. The electronic bill presentment and payment system of claim 6, wherein the application server further provides for notifying the vendor of the adjusted line value and the adjusted tax value.

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1 8. The electronic bill presentment and payment system of claim 6, wherein the  
2 invoice file further comprises a fee value representing an amount payable by the  
3 customer as a fee on the product, and the application server further provides for:

- 4 v) calculating an adjusted fee value based on the adjusted line value, and  
5 vi) providing instructions to replace the fee value with the adjusted fee value.  
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1 9. The electronic bill presentment and payment system of claim 8, wherein the  
2 application server further provides for notifying the vendor of the adjusted line value and  
3 the adjusted tax value.

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1 10. The electronic bill presentment and payment system of claim 9, wherein the  
2 invoice file further comprises a second line value representing an amount payable by  
3 the customer for a second product provided by the vendor, the tax value represents an  
4 amount payable by the customer as a tax on both the product and the second product,  
5 and the fee value represents an amount payable by the customer as a fee on both the  
6 product and the second product.

1 11. A method for electronically presenting an invoice of a vendor to a customer, the  
2 method comprising:

- 3 a) receiving an invoice file from the vendor, the invoice file comprising a line  
4 value representing an amount payable by the customer for a product provided by the  
5 vendor and a tax value representing an amount payable by the customer as a tax on the  
6 product;  
7 b) storing the invoice file in a data base;  
8 c) providing the invoice file to the customer;  
9 d) receiving a request to adjust the line value from the customer;  
10 e) replacing the line value with an adjusted line value;  
11 f) calculating an adjusted tax value based on the adjusted line value; and  
12 g) replacing the tax value with the adjusted tax value.

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1 12. The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 11, further comprising notifying the vendor of the adjusted line value and the  
3 adjusted tax value.

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1 13. The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 11, wherein the invoice file further comprises a fee value representing an amount  
3 payable by the customer as a fee on the product, and the method further comprises:

4 h) calculating an adjusted fee value based on the adjusted line value, and

5 i) replacing the fee value with the adjusted fee value.

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1 14. The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 13, further comprising notifying the vendor of the adjusted line value and the  
3 adjusted tax value.

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1 15. The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 14, wherein the invoice file further comprises a second line value representing an  
3 amount payable by the customer for a second product provided by the vendor, the tax  
4 value represents an amount payable by the customer as a tax on both the product and  
5 the second product, and the fee value represents an amount payable by the customer  
6 as a fee on both the product and the second product.

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1 16. A method for electronically presenting an invoice of a vendor to a customer, the  
2 method comprising:

3 a) receiving an invoice file from the vendor, the invoice file comprising a line  
4 value representing an amount payable by the customer for a product provided by the  
5 vendor and a tax value representing an amount payable by the customer as a tax on the  
6 product;

- 7           b)     storing the invoice file in a data base;
- 8           c)     providing the invoice file to the customer;
- 9           d)     receiving a request to adjust the line value from the customer;
- 10          e)     evaluating whether the request to adjust the line value is within adjustment
- 11 parameters and if the request to adjust the line value is within the adjustment
- 12 parameters:
- 13                i)     replacing the line value with an adjusted line value;
- 14                ii)    calculating an adjusted tax value based on the adjusted line value;
- 15          and
- 16                iii)   replacing the tax value with the adjusted tax value.

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1   17.   The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 16, further comprising notifying the vendor of the adjusted line value and the  
3 adjusted tax value.

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1   18.   The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 16, wherein the invoice file further comprises a fee value representing an amount  
3 payable by the customer as a fee on the product, and if the request to adjust the line  
4 value is within the adjustment parameters the method further comprises:

- 5           iv)    calculating an adjusted fee value based on the adjusted line value, and
- 6           v)    replacing the fee value with the adjusted fee value.

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1   19.   The method for electronically presenting an invoice of a vendor to a customer of  
2 claim 18, further comprising notifying the vendor of the adjusted line value and the  
3 adjusted tax value.

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1   20.   The electronic bill presentment and payment system of claim 19, wherein the  
2 invoice file further comprises a second line value representing an amount payable by

3 the customer for a second product provided by the vendor, the tax value represents an  
4 amount payable by the customer as a tax on both the product and the second product,  
5 and the fee value represents an amount payable by the customer as a fee on both the  
6 product and the second product.

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